STATE OF WASHINGTON



OFFICE OF INSURANCE COMMISSIONER

| In the Matter of |) | |
|-------------------|---|---|
| |) | No. D 05- 346 |
| Lori L. Zachmann, |) | STIPULATION AND ORDER LEVYING A FINE |
| Licensee. |) | |

STIPULATION BY AGENT

Lori L. Zachmann, ("licensee") hereby stipulates to the payment of a fine in the total amount of \$ 500.00 based on the following facts which are hereby acknowledged. Licensee further stipulates and agrees that she will comply with Washington insurance laws and regulations in the future.

- 1. The Commissioner sent licensee written inquiries on November 3, 2004, and February 25, and May 20, 2005. These inquiries related to the business of insurance, requesting replacement fingerprint cards. Licensee did not respond to any of them. Each such failure to respond promptly in writing violated RCW 48.17.475. These failures prompted the issuance of an order to revoke licensee's license effective August 7, 2005.
- 2. Licensee submitted a letter, received August 4, 2005, furnishing the information that had been requested in the previous three letters. As a result of this contact, an agreement was reached to pay the fine in lieu of revocation.

The licensee has engaged in practices that are not in accord with the standards set out in the insurance code of Washington. Accordingly, the licensee enters this Stipulation to the following Order voluntarily and with the understanding that such fine is in lieu of any suspension or revocation of the licensee's license for such conduct. The licensee further stipulates and agrees that the licensee will promptly respond to future inquiries from the Commissioner, that a failure to respond within fifteen business days from receipt of an inquiry will be considered untimely and a violation of RCW 48.17.475 justifying revocation of the licensee's license, and that the facts described above, and the fact of this stipulation, may be considered by the Commissioner in any future administrative actions regarding licensee.

| Signed this | day of | , 2005. |
|-------------|--------|------------------|
| | | |
| | | Bv: |
| | | Lori L. Zachmann |

ORDER

Pursuant to RCW 48.17.560 and the foregoing Stipulation, the Commissioner hereby imposes a fine in the amount of \$ 500.00 upon Lori L. Zachmann.

Pursuant to RCW 48.17.475, licensee shall respond to future inquiries from the Commissioner no later than fifteen business days from receipt of an inquiry and a failure to respond within such time will be considered untimely and a violation of RCW 48.17.475 justifying revocation of the licensee's license.

The fine shall be paid in full within 30 days from the date of this Order. Upon failure to pay the fine, the Commissioner will revoke the license of the licensee and the fine will be recoverable in a civil action brought on behalf of the Commissioner by the Attorney General.

ENTERED AT TUMWATER, WASHINGTON, this 11th day of August, 2005

MIKE KREIDLER Insurance Commissioner

By

JOHN F. HAMJE
Deputy Insurance Commissioner
Consumer Protection Division

Investigator: Ken Combs

DECLARATION OF MAILING

I certify under penalty of perjury under the laws of the State of Washington that on the date listed below, I mailed or caused delivery of a true copy of this document to Lori L. Zachmann.

Dated: August 11, 2005 At Tumwater, Washington

Victoria Meyer